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ABSTRACT

To focus classroom learning experiences on the freedoms and privileges enjoyed by consumers in the U.S. free market economy is the goal of these guidelines. Students learn how the U.S. Constitution relates to the free market system through a variety of teaching strategies. The guidelines can easily be adapted for use in a variety of classroom settings. Lesson themes and grade levels for the six guide sheets are: (1) "Never Enough of What We Want--Scarcity" (K-1); (2) "Barter, Exchange, and Money--Why Money?" (2-3); (3) "Interdependence in the Marketplace" (4-5); (4) "U.S. Constitution Protects Our Market Economy" (6-7); (5) "Money and Banking under the U.S. Constitution" (8-9); and (6) "Government, the Economy and the U.S. Constitution" (10-12). Each unit contains student objectives for the lesson theme, concepts to be developed, time required, specific teaching strategies, vocabulary, evaluation strategies, and suggested references. Student work is assessed by a series of innovative evaluation activities. (SM)

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SUGGESTED GUIDELINES FOR TEACHING UNITS (GRADES K-12)

ON

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

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SUGGESTED GUIDELINES FOR TEACHING UNITS (GRADES K-12) ON

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

Prologue

In this Bicentennial year of the U.S. Constitution, these Suggested Guidelines have been prepared to help teachers focus a classroom learning experience on the freedoms and privileges we enjoy as consumers in today's free market economy. These interdisciplinary materials address a broad range of subject areas such as: history, economics, social studies, civics, and consumer decision making. Thus they can be easily adapted for use in a variety of classroom settings.

Grade levels and lesson themes for each of the six guide sheets are:

K - 1: Never Enough of What We Want (Scarcity)

2 - 3: Barter, Exchange, and Money (Why Money?)

4 - 5: Interdependence in the Marketplace

6 - 7: U.S. Constitution Protects our Market Economy

8 - 9: Money and Banking Under the U.S. Constitution

10 -12: Government, the Economy and the U.S. Constitution

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Suggested Guidelines for Teaching Unit (Grades K-1) on

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

THEME: Never Enough of What We Want (Scarcity)

OBJECTIVES: The students will be able to:

- Identify examples of scarcity in everyday life, now and in colonial times.
- Recognize that individuals and societies make choices to satisfy wants with limited resources.
- Recognize how scarcity affects the choices we make and in turn, how this affects our economy.

CONCEPTS TO BE DEVELOPED:

- Wants are greater than the resources available.
- People (consumers) must learn to make choices as to how resources are used.

TIME REQUIRED: 2 hours, in several short units

TEACHING STRATEGIES:

- Initiate classroom discussion by asking students to brainstorm various items that may be scarce at school (i.e. books, paper, soap in restroom, chairs, computers, teacher's time, etc.). Ask students: Why are these items scarce? Which items are needs? Which items are wants?
- Identify examples of scarcity in the classroom. Discuss how decisions about who receives scarce items might be made (i.e. use criteria such as need, tallest, "first-come," money to pay, etc.).
- Then, placing the following chart on chalkboard, fill in the blank boxes with an "X" as students call out the basis for deciding who receives which scarce item (resource). You may think of other scarce items or reasons for deciding that are not shown here.

SCARCE ITEMS (ALTERNATIVES)	BASIS FOR DECIDING WHO RECEIVES (CRITERIA)				
	Need	Tallest	"first-come"	money to pay	?
Books					
Teacher's time					
Soap					
?					

Evaluate and discuss students' decisions by asking, "Is it fair?" "Would the teacher approve?" etc.

(more)

- Develop a flannel board or flip chart showing how consumer wants may change over time. Ask students what their most important needs and wants are now, might be at age 16, on a desert island, or might have been in colonial times (1787)? Discuss differences in needs and wants, and when they are the same (i.e. being hungry and food looks good).

	NEEDS	WANTS
on island	1. food 2. shelter 3. clothing	1. 2. 3.
1787	1. 2. 3.	1. 2. 3.
Today	1. 2. 3.	1. 2. 3.

- Discuss with students the meaning of word, freedom. Ask how school rules (i.e. no talking out loud, raising hand for permission, etc.) affect their daily lives. Ask how community rules affect their freedom (i.e. street crossing at corners, "no trespassing," etc.).

- Show a picture of our nation's founding fathers from a history book. Discuss why freedom was so important to them. Discuss the First Amendment to the U.S. Constitution: freedom of religion, speech, press. Explain why freedom was a concern of the founding fathers.

VOCABULARY:

Scarcity	Needs	Decision making
Wants	Freedom	

EVALUATION:

- Give students a picture work sheet showing a variety of items. Have them <u>circle</u> "wants" and <u>check</u> (✔) "needs."
- Ask students to name or draw pictures of three scarce items found at school or at home.
- Develop stories and have students tell what the scarce items are in the stories (i.e. five people, three umbrellas, and a rainy day).

SUGGESTED REFERENCES: U.S. Constitution; educators and standard texts in history, social studies, economics, and consumer decision making; State Council on Economic Education; State Consumer Education Associations, and libraries.

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Suggested Guidelines for Teaching Unit (Grades 2-3) on

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

THEME: Barter, Exchange, and Money (Why Money?)

OBJECTIVES: The student will be able to:

- Name or list three problems associated with a barter system.
- Explain ways in which money aids in the exchange of goods and services.
- Define money as anything that is generally accepted in exchange for goods and services.

CONCEPTS TO BE DEVELOPED:

- People usually use money to buy goods and services.
- People use money because it is convenient.
- People have used different objects (barter) as money over the years (medium of exchange).

TIME REQUIRED: 2½ hours, in 5-7 sessions of 20-25 minutes

TEACHING STRATEGIES:

- Have students bring an item to school they would like to trade (i.e. marbles, baseball cards, pebbles, etc.) Discuss what students are willing to trade or barter in exchange for the "precious" or desired item (i.e. not talking, money, pencils, lunches, pooling objects, etc.). Ask the following questions: What is bartering? Why don't we barter or trade for all the things we want? Why is the value of the item you were willing to trade so different from another student's item? Who did not trade and why?

- Assign each student to bring three identical objects to be used for a "round of trading" (i.e. 3 marbles, 3 cards, etc.). First, write down on the chalkboard each item and who brought it. During the "round" have students report to the teacher when an exchange takes place and record the items exchanged on the chalkboard. Then ask students the following questions: What problems did you experience? Did you get what you wanted? Was your item of value to others? How many of you were satisfied with what you received? Did anyone "pool" resources? Were you frustrated? Any suggestions to make trading easier? Discuss reasons money is used today instead of barter: makes exchange easier, used by everyone, value is consistent, easier to handle, and makes price labeling easier. Why is the same money used in every state?

- Explain or show pictures of various types of items that were likely traded in the barter system of colonial times (i.e. fish hooks, furs, stones, etc.). Discuss how colonial people used different types of items as money (medium of exchange). Prepare a worksheet displaying colonial workers, with each holding something they produced. Draw a circle over the head of each worker. In the circle, have students draw a picture of something the worker might like to have. Show that one worker has what another wants, and that another worker has something which no one wants.

(more)

VOCABULARY:

Money	Exchanges	Goods	Consistent
Barter	Resources	Services	Counterfeit
Colonial	Frustrated	Value	

EVALUATION:

- Develop a picture worksheet for students to circle items colonial people used as money.
- Have students give three reasons why money is used today instead of bartering. Also have them list some items (barter) that were used as money in colonial days.
- Help students construct a decision making chart (grid) to decide how to spend their allowances or to spend a certain amount of money they "might like" to have. (Option: Draw a chart on chalkboard and have students volunteer to fill it in.) Relate these decisions to how students in colonial days might have spent their allowances or other spending money.
- Have students evaluate the following items to determine whether they could be used as a "medium of exchange:" desks, chairs, chocolate candy, paper, gems, leaves, rocks, erasers, ice cubes, safety pins, gold stars, etc. Criteria for deciding might be: durability, easy to handle, bulky or heavy, difficult to counterfeit.

SUGGESTED REFERENCES: U.S. Constitution; educators and standard texts in history, social studies, economics, and consumer decision making; State Council on Economic Education; State Consumer Education Associations, and libraries.

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Suggested Guidelines for Teaching Unit (Grades 4-5) on

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

THEME: Interdependence in the Marketplace

OBJECTIVES: The student will be able to:

- Identify how personal and family decisions affect and are affected by the nature of our economic system.
- Recognize that personal choices affect other individuals and the marketplace from which we buy our wants and needs.

CONCEPTS TO BE DEVELOPED:

- Expenditures by one person (consumer) affect another person (income, profit).
- Jobs are created by consumer choices of goods and services.
- Consumers exchange money (or barter) in the marketplace for goods and services to satisfy needs and wants.

TIME REQUIRED: 3 hours, in 8-10 sessions of 20-25 minutes

TEACHING STRATEGIES:

- Introduce the lesson with a series of warm-up questions to help students understand the role of consumer. Questions might include:

  --What items have you or your family bought recently?
  --What is a "good?"
  --What is a "service?"
  --Which of the items named by class members are goods?
  --Which of the items do you think are services?

- On chalkboard, write the following list of goods and services, and others you may think of, from colonial times. Divide the class into four groups (A to D). Ask groups to decide whether the items are goods or services. Using the structure below, have student groups write a "G" for a good or an "S" for a service in the blank preceding each item. Assign each group a different set of items to work with.

Mark G or S	Items	Mark G or S	Items
S	1. Getting a haircut	S	6. Going to doctor
S	2. Writing the Constitution	G	7. Newspapers
G	3. Fur hat	G	8. Oil lamps
G	4. Guns	S	9. Teaching
S	5. Renting horse and buggy	S	10. Selling quills

(more)

- Using the preceding list, ask the class, as a whole, to analyze one of the goods shown and discuss how the purchase of that good might have affected other consumers in colonial times--the marketplace of the 1700's. How might the same purchase affect consumers today?

VOCABULARY:

Consumer	Expenditures	Jobs
Goods	Marketplace	Services
Income	Interdependence	Economy

EVALUATION:

- Review the quality of each group's work from the previous activity to determine understanding of "goods" vs. "services."
- Prepare and give students "interdependency wheels" (see below) showing a product or a service in the inner circle. Have students show who in marketplace would be affected by the purchase of the products or services.

  Completed Examples: If a class member bought a horse, bought silver candlesticks, or used a colonial school, who else in the marketplace would be affected?

SUGGESTED REFERENCES: U.S. Constitution; educators and standard texts in history, social studies, economics, and consumer decision making; State Council on Economic Education; State Consumer Education Associations, and libraries.

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Suggested Guidelines for Teaching Unit (Grades 6-7) on

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

THEME: U.S. Constitution Protects our Market Economy

OBJECTIVES: The student will be able to:

- Learn "what," "how," "for whom," and "by whom" decisions are made in a market economy and in a planned economy.
- Determine the difference between a market and a planned economy.
- Construct and interpret a "circular flow" chart. (See reverse.)

CONCEPTS TO BE DEVELOPED:

- Private ownership
- Productive resources
- Free enterprise system
- Planned economy

TIME REQUIRED: 5 class periods

TEACHING STRATEGIES:

- Read the Bill of Rights to the U.S. Constitution and make a list of three parts that deal with protecting our free market system.
- Research a planned or socialized economy and draw companies to the list compiled in the strategy above.
- Construct a bulletin board containing a circular flow chart. Have students explain to class how it works. Analyze how a circular flow might have looked if our nation's founding fathers had not guaranteed free trade.
- Write or research foreign embassies of nations with planned economies. Have groups of students make presentations to the class comparing a planned economy to our United States market economy.

VOCABULARY:

Circular flow	Capitalism	Market economy	Profit
Private ownership	Planned economy	Free enterprise	

EVALUATION:

All students will complete the following:

- Write a short paragraph stating some primary differences between a planned and a market economy.
- Draw a circular flow diagram of a market economy.
- Write a short paragraph describing how the "what," "how," "for whom," and "by whom" decisions are made in a planned economy and in a market economy.

SUGGESTED REFERENCES: U.S. Constitution; educators and standard texts in history, social studies, economics, and consumer decision making; State Council on Economic Education; State Consumer Education Associations, and libraries.

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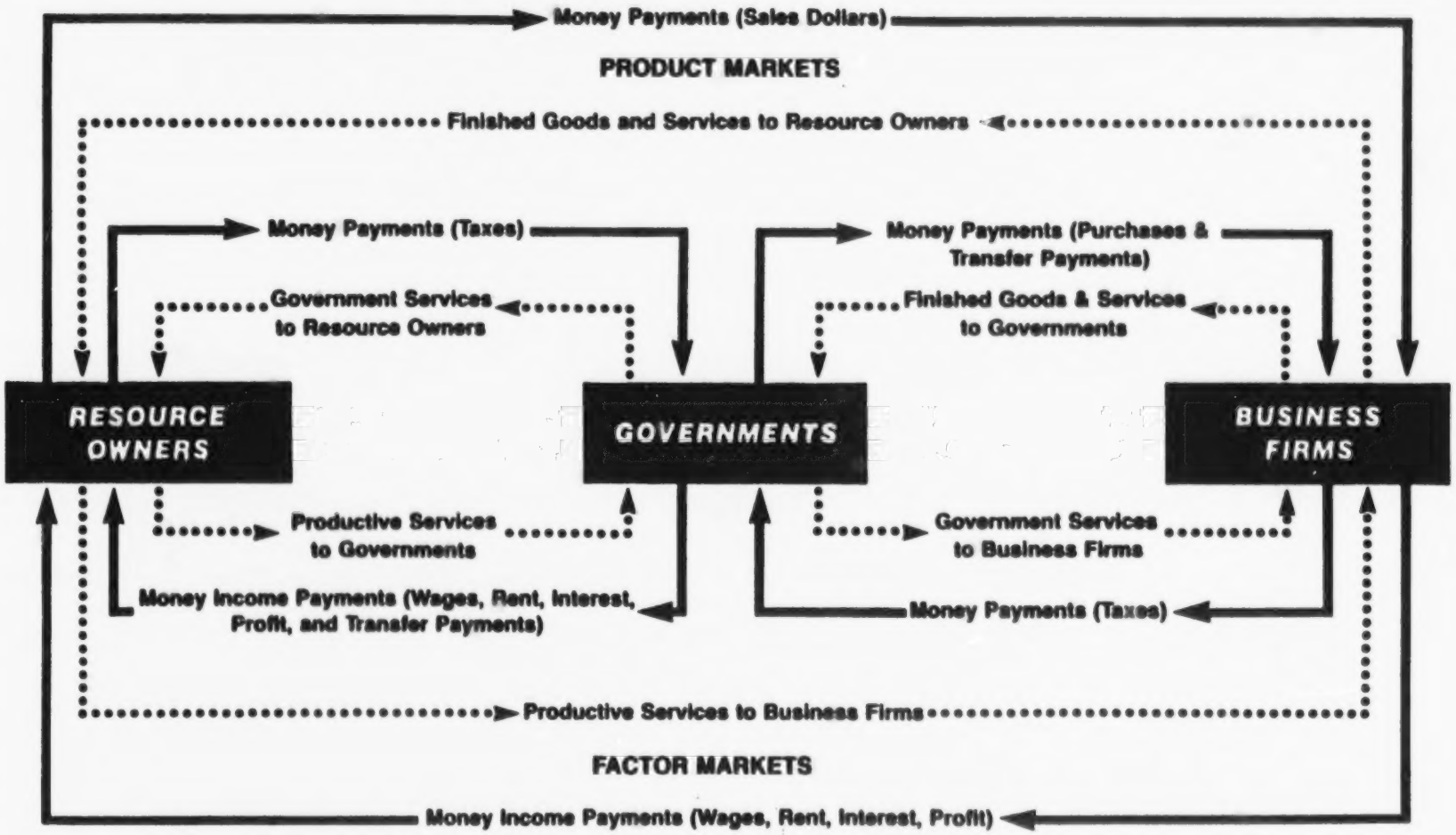
Governments in the Circular Flow of Resources, Goods, Services, and Money Payments


Money Payments (Sales Dollars)
PRODUCT MARKETS
Finished Goods and Services to Resource Owners
Money Payments (Taxes)
Government Services to Resource Owners
Money Payments (Purchases & Transfer Payments)
Finished Goods & Services to Governments
RESOURCE OWNERS
GOVERNMENTS
BUSINESS FIRMS
Productive Services to Governments
Government Services to Business Firms
Money Income Payments (Wages, Rent, Interest, Profit, and Transfer Payments)
Money Payments (Taxes)
Productive Services to Business Firms
FACTOR MARKETS
Money Income Payments (Wages, Rent, Interest, Profit)

SOURCE: *Master Curriculum Guide in Economics: A Framework for Teaching the Basic Concepts*, 2nd edition (New York: Joint Council on Economic Education, 1984), p. 32.

Suggested Guidelines for Teaching Unit (Grades 8-9) on

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

THEME: Money and Banking Under the U.S. Constitution

OBJECTIVES: The student will be able to:

- Understand "Jackson's War" with the U.S. Bank.
- Describe the contract clause of the Constitution.
- Describe the Southern states's position that tariffs infringed on their rights under the Constitution.
- Describe the Constitutional basis of the U.S. Bank.

CONCEPTS TO BE DEVELOPED:

- The functions of money
- The economic impact of tariffs
- The role of the U.S. Bank
- The development of paper money
- The establishment of money reserves

TIME REQUIRED: 7-10 class periods

TEACHING STRATEGIES:

- Ask students to research and report to the class on the following:

  --The creation of paper money

  --How tariffs affected the rights of both Northerners and Southerners

  --The Constitutional basis for U.S. Banks

- Debate: Were protective tariffs constitutional?
- Panel discussion: Have a panel of students read and discuss the provisions of Article 1, Section 8, Clause 3 of the Constitution which gives Congress the power to regulate interstate commerce. The panel should discuss the conditions under the Articles of Confederation and the reasons for the inclusion of the clause in the powers of Congress.
- Class news project: Have students write an economic journal or newspaper in which they include discussion of issues on which the Constitution was tested in Congress.

(more)

VOCABULARY:

Protective tariff	Free trade	Reserves
Functions of money	Credit	Central banks
National banking system	Checks	Free enterprise
Commercial banks	Contract clause	

EVALUATION:

Discussion questions:

- Protective tariffs are often referred to as "local issues." Why is this so? (i.e. free trade, U.S. protection, effects of foreign competition, etc.)
- Explain how central banks affect small or regional banks. (i.e. create reserves, influence expansion of credit, affect interest rates, etc.)
- Explain the role of banks in the U.S. economy. (i.e. money, credit, economic growth, trade, etc.)
- List the main economic features of the Jacksonian period. (i.e. protective tariffs, central banking, rise of entrepreneurs, large versus small business, etc.)

SUGGESTED REFERENCES: U.S. Constitution; educators and standard texts in history, social studies, economics, and consumer decision making; State Council on Economic Education; State Consumer Education Associations, and libraries.

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Suggested Guidelines for Teaching Unit (Grades 10-12) on

CONSUMERS, THE ECONOMY, AND THE U.S. CONSTITUTION

THEME: Government, the Economy, and the U.S. Constitution

OBJECTIVES: The student will be able to:

- Identify the role of government in our free market economy.
- Understand that government control of the economic system is more rigid in communist and socialist nations than in a free market economy.
- Understand that voters generally determine, through representative government at all levels, what the role of the government's economic policy will be.
- Understand the role of the Supreme Court in addressing Constitutional issues and discuss the impact of given Supreme Court rulings (decisions) on consumers.

CONCEPTS TO BE DEVELOPED:

- Government regulation
- Competition in a free society
- Economic policy
- Free market economy
- Supreme Court

TIME REQUIRED: 7-10 class periods

TEACHING STRATEGIES:

- Have students describe in writing the role of government in a market economy. The following concepts should be addressed:

  --Enforces contracts and antitrust.
  --Regulates certain industries, utilities
  --Provides consumers with information, public goods, and redistributes income through progressive income tax.
  --Promotes growth, stability, and equity through fiscal and monetary policies.

- Have students research and prepare a report on the role of government in a planned economy.
- Obtain and distribute copies of the U.S. Constitution and ask students to identify those parts which deal with consumer issues and the economy. For example, students might note that Article, 1, Section 8, gives Congress the right to "lay and collect taxes."

Supreme Court activity: The highest court in the nation is the United States Supreme Court which handles cases addressing Constitutional issues. Through its interpretations of the Constitution, this court meets the changing needs of consumers.

- Have students research summaries of rulings on cases that have appeared before the Supreme Court and: (1) Identify the case and the year of the decision, (2) Discuss how the decision affects consumers in general, (3) Determine whether the decision affects you (student) personally, and (4) Locate the area of the Constitution involved in the case.

(more)

- Research the background on a Supreme Court decision in a consumer interest case (such as the examples cited below) and prepare a report addressing the following questions:

  --Was the decision unanimous? If not, how many justices voted for it?

  --What was the majority opinion?

  --Was there a minority opinion? If so, what was it?

  --If you were a Supreme Court Justice, would your vote be with the majority or the minority? Why?

  Case examples and reference citations:

  --Virginia State Board of Pharmacy vs. Virginia Citizens Consumer Council; 425 U.S. 748 (1976).

  --Sony Corporation of America vs. Universal City Studios, Inc.; 464 U.S. 417 (1984).

VOCABULARY:

Consumers	Monetary policy	Supreme Court
Antitrust	Fiscal policy	Majority opinion
Competition	Planned economy	Minority opinion
Free market economy		Progressive income tax

EVALUATION:

- Use student research papers to evaluate content learned from this lesson through application.

- When asked to describe in writing the role of government in a planned economy, students should include the following as representative examples:

  --Government planners determine what goods and services will be produced, how produced, and in what quantities.

  --Government sets the rules for economic behavior.

- When given a transcript of a Supreme Court case on a consumer issue, students will identify the portion of the Constitution to which it relates and discuss the affect of the decision on consumers.

SUGGESTED REFERENCES: U.S. Constitution; educators and standard texts in history, social studies, economics, and consumer decision making; State Council on Economic Education; State Consumer Education Associations, and libraries.

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